

Information to identify the case:Debtor 1 **Howard Wesley Conselyea Jr.**Social Security number or ITIN **xxx-xx-6401**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Virginia**Date case filed for chapter **7 6/21/19**Case number: **19-33306-KLP****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Howard Wesley Conselyea Jr.	
2. All other names used in the last 8 years		
3. Address	4631 Turner Road Richmond, VA 23234	
4. Debtor's attorney Name and address	Angela N. Neiman Main Street Law Offices 1701 W. Main Street Richmond, VA 23220	Contact phone (804) 355-1800 Email: angelamslawecf@gmail.com
5. Bankruptcy trustee Name and address	Peter J. Barrett Kutak Rock LLP 901 East Byrd Street, Suite 1000 Richmond, VA 23219	Contact phone (804) 343-5237 Email: peter.barrett@kutakrock.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 804-916-2400	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: June 24, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 29, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: September 27, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov

ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Howard Wesley Conselyea, Jr.
 Debtor

Case No. 19-33306-KLP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: baumgartn
Form ID: 309APage 1 of 2
Total Noticed: 39

Date Rcvd: Jun 24, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2019.

db
 14910858 +Howard Wesley Conselyea, Jr., 4631 Turner Road, Richmond, VA 23234-4117
 14910863 American Coradius Internat'l, PO Box 717, Getzville, NY 14068-0717
 14910865 +Client Services, 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-9816
 14910870 +Discover Bank, c/o Attorney Glasser and Glass, P.O. Box 3400, Norfolk, VA 23514-3400
 14910871 +FMA Alliance, Ltd., Post Office Box 2409, Houston, TX 77252-2409
 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,
 North Chesterfield, VA 23236-0000)
 14910872 +GC Services Limited Partnershi, PO Box 3346, Houston, TX 77253-3346
 14910874 +James River Hospitalist Group, PO Box 14000, Belfast, ME 04915-4033
 14910877 +Mercantile, 165 Lawrence Bell Dr Ste 100, Buffalo, NY 14221-7900
 14910878 +Midland Funding, 320 East Big Beaver, Troy, MI 48083-1271
 14910882 +NPAS, Inc, PO Box 99400, Louisville, KY 40269-0400
 14910879 +National Enterprise Systems, 2479 Edison Blvd Unit A, Twinsburg, OH 44087-2476
 14910880 #+Nationwide Credit Inc, PO Box 26314, Lehigh Valley, PA 18002-6314
 14910881 Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943
 14910883 +OrthoVirginia, PO Box 35725, Richmond, VA 23235-0725
 14910885 +Radius Global Solutions LLC, 9550 Regency Square Ste 602, Jacksonville, FL 32225-8169
 14910886 +Receivables Management, 1312 W Westridge Blvd, Greensburg, IN 47240-3251
 14910887 +Richmond Specialty Group, P.O. Box 740776, Cincinnati, OH 45274-0776
 14910890 +Vector Security, 2805 N. Parham Road, #500, Richmond, VA 23294-4453

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: angelamlawecf@gmail.com Jun 25 2019 03:26:22 Angela N. Neiman,
 Main Street Law Offices, 1701 W. Main Street, Richmond, VA 23220
 tr +EDI: QPJBARRETT.COM Jun 25 2019 07:18:00 Peter J. Barrett, Kutak Rock LLP,
 901 East Byrd Street, Suite 1000, Richmond, VA 23219-4071
 14910859 EDI: BANKAMER.COM Jun 25 2019 07:18:00 Bank Of America, Po Box 982238,
 El Paso, TX 79998-0000
 14910862 +EDI: HCA2.COM Jun 25 2019 07:18:00 CJW Medical Center, P.O. Box 99400,
 Louisville, KY 40269-0400
 14910864 E-mail/Text: mlaclair@creditadjustmentboard.com Jun 25 2019 03:26:27
 Credit Adjustment Board, 8002 Discovery Drive, Ste 311, Henrico, VA 23229-0000
 14910860 +E-mail/Text: bankruptcy@cavps.com Jun 25 2019 03:29:49 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 14910861 +EDI: CHASE.COM Jun 25 2019 07:18:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 14910866 +EDI: DISCOVER.COM Jun 25 2019 07:18:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 14910867 +E-mail/Text: KSMITH@DURHAM-DURHAM.COM Jun 25 2019 03:30:18 Durham & Durham, LLP,
 5665 New Northside Dr, Ste 340, Atlanta, GA 30328-5834
 14910868 +EDI: FSAE.COM Jun 25 2019 07:18:00 First Source Advantage, 205 Bryant Woods South,
 Buffalo, NY 14228-3609
 14910869 +EDI: FSAE.COM Jun 25 2019 07:18:00 Firstsource Advantage, LLC, 205 Bryant Woods South,
 Amherst, NY 14228-3609
 14910873 +E-mail/Text: bankruptcies@halstedfinancial.com Jun 25 2019 03:30:18
 Halsted Financial Services LLC, PO Box 828, Skokie, IL 60076-0828
 14910875 +EDI: CCS.COM Jun 25 2019 07:18:00 Liberty Mutual, Processing Center, P. O. Box 55126,
 Boston, MA 02205-5126
 14910876 +EDI: PARALONMEDCREDIT Jun 25 2019 07:18:00 Medicredit, Inc, Po Box 1629,
 Maryland Heights, MO 63043-0629
 14910857 +E-mail/Text: ustpregion04.rh.ecf@usdoj.gov Jun 25 2019 03:29:32 Office of the US Trustee,
 701 E. Broad Street, Ste 4304, Richmond, VA 23219-1885
 14910884 +E-mail/Text: bknotices@professionalcredit.com Jun 25 2019 03:29:52 Professional Credit Se,
 Po Box 7548, Springfield, OR 97475-0039
 14910888 +EDI: CBS7AVE Jun 25 2019 07:18:00 Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
 14910889 EDI: USBANKARS.COM Jun 25 2019 07:18:00 US Bank, PO Box 108, Saint Louis, MO 63166-9801
 14910891 EDI: WFFC.COM Jun 25 2019 07:18:00 Wells Fargo, Credit Bureau Dispute Resoluti,
 Des Moines, IA 50306-0000
 14910892 +EDI: WFFC.COM Jun 25 2019 07:18:00 Wells Fargo Hm Mortgage, Po Box 10335,
 Des Moines, IA 50306-0335

TOTAL: 20

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: baumgartn
Form ID: 309A

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Total Noticed: 39

Date Rcvd: Jun 24, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 26, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2019 at the address(es) listed below:

Angela N. Neiman on behalf of Debtor Howard Wesley Conselyea, Jr. angelamslawecf@gmail.com,
angelamslaw@hotmail.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov
Peter J. Barrett peter.barrett@kutakrock.com,
charisse.matthews@kutakrock.com;pbarrett@ecf.axosfs.com

TOTAL: 3